

Information to identify the case:

Debtor 1	<u>April M Paul</u>	Social Security number or ITIN	xxx-xx-4617
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	18-30176-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

April M Paul

9/2/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
April M Paul
Debtor

Case No. 18-30176-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 02, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2022:

Recip ID	Recipient Name and Address
db	+ April M Paul, 763 Mr. Prospect Ave, Newark, NJ 07104-3220
517805338	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
517805339	Emergency Medical associates, PO Box 6231, Parsippany, NJ 07054-7231
517805340	Greensky, PO Box 71215, Charlotte, NC 28272-1215
517805343	+ Pharma Script, 81 Glendale Ave, Edison, NJ 08817-5279
517805345	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
517805346	+ University Hospital-Rutgers, 150 Bergen St, attn: billing, Newark, NJ 07103-2406

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 02 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 02 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517805329	+ EDI: GMACFS.COM	Sep 03 2022 00:28:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
517841529	Email/PDF: bncnotices@becket-lee.com	Sep 02 2022 20:29:08	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517805330	+ Email/PDF: bncnotices@becket-lee.com	Sep 02 2022 20:29:20	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517805331	+ EDI: CAPITALONE.COM	Sep 03 2022 00:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517900890	EDI: CAPITALONE.COM	Sep 03 2022 00:28:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
517805332	+ EDI: CITICORP.COM	Sep 03 2022 00:28:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517805333	+ EDI: CITICORP.COM	Sep 03 2022 00:28:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517805334	+ EDI: WFNNB.COM	Sep 03 2022 00:28:00	Comenitybank/trwrds, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517805335	+ EDI: WFNNB.COM	Sep 03 2022 00:28:00	Comenitycapital/bjscblb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517816986	EDI: DISCOVER.COM	Sep 03 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517805336	+ EDI: DISCOVER.COM	Sep 03 2022 00:28:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517805337	+ EDI: DISCOVERPL		

District/off: 0312-2

User: admin

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		Sep 03 2022 00:28:00	Discover Personal Loan, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
517854240	+ EDI: DISCOVERPL	Sep 03 2022 00:28:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
519684649	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 02 2022 20:32:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
519684648	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 02 2022 20:32:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
517805341	EDI: IRS.COM	Sep 03 2022 00:28:00	Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724
517834746	Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 02 2022 20:31:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517805342	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 02 2022 20:31:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517917315	EDI: Q3G.COM	Sep 03 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517917313	EDI: Q3G.COM	Sep 03 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517911768	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 02 2022 20:31:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517805344	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 02 2022 20:31:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517805347	Email/Text: bankruptcytn@wakeassoc.com	Sep 02 2022 20:31:00	Wakefield & Associates, PO Box 59003, Knoxville, TN 37950-9003

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519681352	*+	GREENSKY, PO BOX 71215, CHARLOTTE, NC 28272-1215
517909526	*+	Greensky, LLC, PO Box 71215, Charlotte, NC 28272-1215
517834028	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2022

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
David Jerome Witherspoon	on behalf of Debtor April M Paul daveslaw321@gmail.com prissycatina@yahoo.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Specialized Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8